



**COMPLIANCE  
YOU CAN  
COUNT ON**

**Winnow Briefing Book**

Winnow Solutions, LLC – A subsidiary of Orrick, Herrington & Sutcliffe LLP



**Winnow Solutions, LLC (a subsidiary of Orrick, Herrington & Sutcliffe LLP) presents this Briefing Book, which outlines Winnow, a dynamic, online database providing financial and lending institutions with a comprehensive inventory of state and federal regulatory requirements coupled with proprietary technology that tailors results based on (1) the chartering or licensing authority maintained by the company (e.g., doing business as a national bank vs. state bank vs. specific state licenses), (2) product type (e.g., residential mortgage, auto, consumer loan, credit card, commercial loan), and (3) product parameters (e.g., principal amount, lien position, interest rate, etc.)**

# Tailored to Your Business

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In 2017, Winnow began cataloging state and federal law requirements in a dynamic database platform. More than **140** attorneys have spent over **50,000** hours developing the database and identifying over **57,000** individual requirements (and counting). We recognized a need for this resource and invested heavily to bring this new and innovative offering to market.

Winnow covers state and federal laws and regulations applicable to the lifecycle of mortgage, auto financing, credit cards, consumer financing, and commercial lending (other than commercial auto loans and equipment financing). Requirements not directly addressing lending or servicing activities, but affecting various types of lending, are also covered, including marketing and advertising, debt collection, telemarketing, notary requirements, use of electronic signatures and documents, powers of attorney, and privacy and cybersecurity.

Within minutes, Winnow generates customizable surveys on numerous topics, narrowly tailored to your specific institution. Survey results may then be downloaded in a variety of formats, including Word or PDF, or imported to proprietary systems via an API.<sup>1</sup>

Winnow offers the ability to view a wide variety of federal law topics, which can be viewed in **Appendix A**. Federal laws are also available for inclusion in surveys, with coverage including ECOA, TILA, RESPA, FDCPA, the SAFE Act, and more.

Orrick's expertise in performing large-scale inventory projects has given us unique insight into the complexities of identifying, distilling, categorizing, and storing state law requirements. Winnow solves a number of the challenges other products have attempted to address but aren't able to, including:

- ▶ Optimizing search results to identify the applicability of legal requirements to various products (e.g., whether a mortgage provision applies to first or second liens, closed-end or open-end, etc.).
- ▶ How to curate and tailor search results to our customer's preferences based on license or charter, product type, geography, and other variables, including through the application of express exemptions under the identified laws.
- ▶ How to consistently categorize legal requirements by topic to ensure that we capture every relevant provision.



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<sup>1</sup> API integration is on our near-term roadmap and not currently available. The Winnow team will be able to consult and assist with implementing an API as an additional service.

- ▶ How to incorporate key definitions, including cross-referencing to other requirements where it's critical to the analysis.

## Narrow Your Search

Winnow leverages dynamic search logic, criteria, and granular topics for increased accuracy in identifying each requirement.

CRITERIA	DESCRIPTION
<b>Entity Type</b>	Search and filter by institution type, charter (e.g., national bank, state bank, credit union), or license (e.g., unlicensed, specific state licenses, etc.).
<b>Jurisdiction</b>	Search and filter on Federal, and all 50 U.S. states, including the District of Columbia. U.S. territories are coming soon.
<b>Loan Lifecycle</b>	Target specific points during the loan's lifecycle (e.g., marketing, licensing, origination, servicing, default servicing, etc.).
<b>Originator</b>	Search and filter by the originator's role (e.g., broker, lender, lessor, etc.).
<b>Property Type</b>	Search and filter by property type (e.g., single-family, multi-family, or condominium). Mortgage only.
<b>Occupancy Status</b>	Search and filter based on applicability to specific occupancy status (e.g., owner-occupied, primary residence, investment property, etc.). Mortgage only.
<b>Loan Product Type</b>	Search and filter for specific loan features (e.g., closed-end vs. open-end, fixed-rate vs. adjustable rate, balloon vs. fully amortizing, purchase money vs. refinance).
<b>Loan Purpose</b>	Search and filter based on the purpose for which the party will obtain the loan (e.g., consumer, commercial, agricultural).

CRITERIA	DESCRIPTION
<b>Loan Features &amp; Details</b>	Search and filter based on specific loan program features (e.g., LTV limitations, dollar amount thresholds).
<b>Lien Position</b>	Search and filter based on whether the provision applies to first liens vs. junior liens.
<b>Topics</b>	Each provision is tagged with the specific subject matter of the requirement (e.g., usury, credit report appraisal, account statements, etc.). There are over 300 topics to date.
<b>Category (Classification)</b>	Provides the general classification applicable to the tagged topic (e.g., disclosure, fee, record retention, procedure, etc.).
<b>Disclosures</b>	Results for a requirement classified as a “disclosure” will include additional standardized information about the disclosure (e.g., whether the statute specifies the disclosure be oral or in writing, who must provide it, required formatting and content, etc.).

In short, Winnow aggregates a vast amount of data allowing you to query all requirements that apply to your business and compare those results across any number of jurisdictions.

# Additional Benefits

- ▶ Winnow will identify when an individual requirement has changed and the nature of that change for implementation throughout business operations as part of a change management process. It provides both clean and redline versions of the requirements making changes easy to compare.
- ▶ Winnow provides API integration that can interface with loan origination or servicing systems (or other internal software applications). It largely eliminates the need for expensive and time-intensive system integration and development.<sup>2</sup>
- ▶ Winnow creates system interactions via API that enables systems to access Winnow's information in real-time without updating those systems manually.
- ▶ Winnow can serve as a system of record on a go-forward basis (e.g., you can instruct the system to provide updates regarding requirements essential to your business, either on a scheduled basis or as they change in real-time).

The screenshot displays the Winnow dashboard with a blue header containing navigation links: Dashboard, Saves, Resources, Federal, Search, and a prominent 'Build a Survey' button. The main content area is titled 'Dashboard: All Winnow' and features several interactive panels. On the left, there are tabs for 'Activity', 'Recent Surveys', and 'Recent Searches'. The 'Recent Surveys' panel lists 'Recently Saved Surveys' with entries like 'Adverse Action - Mortgage' and 'All Products - Privacy'. Below this is a 'News & Media' section with a 'Bloomberg Banking Law' tab, showing news items such as 'Matt Levine's Money Stuff: The Meme Stocks Can't Fail' and 'Warren Signals Powell Skepticism by Blasting Fed on Bank Rules'. On the right side, there are two summary cards: 'Change History' with a 'View History' button and 'Release Notes' with a 'View Release Notes' button.

<sup>2</sup> API integration is on our near-term roadmap and not currently available. The Winnow team will be able to consult and assist with implementing an API as an additional service.

# We've Got You Covered

Topics covered in Winnow include, but are not limited to:

## Agency Guides

- ▶ Fannie Mae
- ▶ Federal Housing Administration (FHA)
- ▶ Freddie Mac
- ▶ Ginnie Mae
- ▶ United States Department of Agriculture (USDA)
- ▶ Veterans Affairs (VA)

## Ancillary Products

- ▶ Credit, Life, Accident, or Health
- ▶ Force Placed
- ▶ Hazard / Property
- ▶ Private Mortgage Insurance (PMI)
- ▶ Title

## Authority To Do Business

- ▶ Annual Reports
- ▶ Application Fees
- ▶ Application Requirements
- ▶ Authorized Delegate / Employee
- ▶ Bond Requirements
- ▶ Books and Records
- ▶ Branch Requirements (Incl. Manager)
- ▶ Brick and Mortar
- ▶ Change of Address
- ▶ Change of Control
- ▶ Communications with Regulators (Generally)

- ▶ Continuing Education
- ▶ Document Samples, Policies & Procedures
- ▶ Examination Requirements
- ▶ Financial Statements
- ▶ License Amendments
- ▶ License Expiration / Lapse / Termination
- ▶ License Surrender
- ▶ Licensed Location Restrictions
- ▶ Management & Supervision (Vendor, Employee, etc)
- ▶ Net Worth
- ▶ Notification Requirements
- ▶ Other Conduct and Restrictions
- ▶ Posting / Display Requirements
- ▶ Pre-License Education & Examination
- ▶ Qualified Individual
- ▶ Renewal Requirements
- ▶ Sponsoring MLOs
- ▶ Triggers
- ▶ Trust Accounts

## Crossover

- ▶ Acceleration / Due on Sale
- ▶ Choice of Law
- ▶ Compliance With Federal Law or Agency Guidance
- ▶ Conflict of Interest - Loans to Officers / Employees

- ▶ Conflict of Interest - Obligations and Restrictions of Officers / Employees
- ▶ Conflict of Interest - Other
- ▶ Conflict of Interest – Interested Party Contributions / Inducement to Purchase
- ▶ Conflict of Interest – Kickbacks
- ▶ Copy of Loan Documents
- ▶ Counseling
- ▶ Credit Report / Reporting and Security Freeze
- ▶ Debt Cancellation or Suspension
- ▶ Escrow / Impound Account (Taxes and Insurance)
- ▶ Finance Charges (Calculation, Limits, Included Fees)
- ▶ Identity Theft and Fraud
- ▶ Limited English Proficiency
- ▶ Loan Terms
- ▶ Payment
- ▶ Plain Language
- ▶ Prepayment
- ▶ Recording
- ▶ Shared Appreciation / Shared Value
- ▶ Subordination
- ▶ Trust Account (Other than Taxes and Insurance)
- ▶ UDAP

## Debt Collection

- ▶ Authority To Do Business
- ▶ Collection of Payments
- ▶ Communication (Written) - Rules and Restrictions
- ▶ Communications (Oral) - Rules and Restrictions
- ▶ Compliance with FDCPA
- ▶ Contact Restrictions

- ▶ Creditor Relations
- ▶ Debt Purchase / Sale
- ▶ Debt Validation
- ▶ Fees
- ▶ Initiation of Litigation
- ▶ Mini Miranda
- ▶ Record Retention
- ▶ Scope
- ▶ Time Barred Debt

## Default Servicing

- ▶ Court Costs
- ▶ Deficiency / Surplus
- ▶ Disposition of Personal Property (Other than Collateral)
- ▶ Events of Default
- ▶ Foreclosure Options and Limitations
- ▶ Loss Mitigation - Deed in Lieu
- ▶ Loss Mitigation - Deferral
- ▶ Loss Mitigation - Extension
- ▶ Loss Mitigation - Generally
- ▶ Loss Mitigation - Loan Modification
- ▶ Loss Mitigation - Repayment Plan
- ▶ Loss Mitigation - Short Sale
- ▶ Mandatory Waiting Period
- ▶ Mediation
- ▶ Notice of Default
- ▶ Notice of Intent to Sell / Notice of Sale to Borrower
- ▶ Property Inspection
- ▶ Property Preservation
- ▶ Redemption
- ▶ Reinstatement / Right to Cure
- ▶ Single Point of Contact



- ▶ Special Rules For Default
- ▶ Termination and Suspension
- ▶ Voluntary Surrender

## Federal

- ▶ Consumer Financial Protection Bureau (CFPB)
- ▶ Department of Defense (DOD)
- ▶ Federal Communications Commission (FCC)
- ▶ Federal Deposit Insurance Corporation (FDIC)
- ▶ Federal Financial Institutions Examination Council (FFIEC)
- ▶ Federal Reserve Board (FRB)
- ▶ Federal Trade Commission (FTC)
- ▶ Housing and Urban Development (HUD)
- ▶ Office of the Comptroller of the Currency (OCC)
- ▶ A list of federal acts covered in Winnow can be found in [Appendix A](#).

## Fees

- ▶ Administration Fees
- ▶ Advance / Upfront Fees
- ▶ Annual Fees
- ▶ As Agreed
- ▶ Attorneys' Fees
- ▶ Buydown Fees (Discount Points)
- ▶ Check by Phone Fees
- ▶ Collection Agency Fees
- ▶ Doc Prep Fees
- ▶ Document Courier Delivery Fees
- ▶ Exceed Credit Limit Fees
- ▶ Fax Fees
- ▶ Late Fees
- ▶ NSF / Return Check Fees
- ▶ Only Enumerated

- ▶ Origination Fees
- ▶ Permissible Fees
- ▶ Postage, Mailing, Overnight Fees
- ▶ Processing Fees
- ▶ Prohibited Fees
- ▶ Referral Fees
- ▶ Rush Service Fees
- ▶ Surcharge / Convenience Fees
- ▶ Tax Service Fees
- ▶ Tax Verification Fees
- ▶ Wire Fees

## Marketing / Advertising

- ▶ Authority To Do Business
- ▶ Cell Phone (Calls or Texts) / Pager
- ▶ Content - During / Within Communication
- ▶ Content - Trigger Terms
- ▶ Creation / Maintenance of DNC / Unsubscribe
- ▶ Definitions
- ▶ NMLS Unique Identifier
- ▶ Notice of Call Recording
- ▶ Notice of Cancellation
- ▶ Prerecorded Messages
- ▶ Procedures and Prohibited Practices
- ▶ Record Retention

## Military / Servicemember

- ▶ Choice Forum
- ▶ Civil Process (Out of Scope)
- ▶ Compliance with SCRA
- ▶ Contract Enforcement
- ▶ Covered Person
- ▶ Default Judgment

- ▶ ECOA
- ▶ Eviction
- ▶ Exercise of Rights not to Affect Future Transactions
- ▶ Foreclosure / Repossession
- ▶ Interest Deferral
- ▶ Interest Rate
- ▶ Origination Disclosures
- ▶ Origination Requirements
- ▶ Payment Deferral or Reduction
- ▶ Submitted Application

## Notary & Electronic Documentation / Signature

- ▶ Electronic Record Retention
- ▶ Notary - Acknowledgement Form and Language Requirements
- ▶ Notary - Electronic Notarization
- ▶ Notary - General Procedures
- ▶ Notary - Notary Fees
- ▶ Notary - Remote Notarizations
- ▶ Other Electronic Rules and Restrictions
- ▶ Substitution of Electronic Documents and Signatures for Paper and Ink
- ▶ Transferable Electronic Records
- ▶ Transmission and Receipt of Electronic Records

## Origination

- ▶ Ability to Contract
- ▶ Adverse Action
- ▶ Affiliated Business
- ▶ Anti-Discrimination
- ▶ Anti-Tying / Tie-Ins

- ▶ Application
- ▶ Appraisal, BPO, AVM
- ▶ Borrower Residency Status
- ▶ Borrower's Right to Cancel
- ▶ Broker
- ▶ Calculating Points, Fees, APR
- ▶ Compensation (LO, Broker, etc.)
- ▶ Complaints
- ▶ Contract Terms
- ▶ Cosigner, Co-Borrowers, and Guarantors
- ▶ DIDMCA
- ▶ Disbursement of Loan Funds
- ▶ Escrow (Wet / Dry)
- ▶ Escrow / Settlement Agent (Closing Agent, Title Company, Attorney)
- ▶ Financing Points and Fees
- ▶ High-Cost / Higher-Priced - Other Disclosures
- ▶ High-Cost / Higher-Priced Triggers
- ▶ Homestead, Dower & Curtesy, Community Property
- ▶ Insurance - Flood
- ▶ Lien Priority
- ▶ Loan Flipping, Equity Stripping, Recommending Breach
- ▶ Loan to Value Limits / Restrictions
- ▶ Marriage, Civil Union, Domestic Partnership
- ▶ Net-Tangible Benefit
- ▶ Origination File
- ▶ Payment (Options)
- ▶ Payments to Contractors
- ▶ Post-Application Disclosures
- ▶ Power of Attorney / Borrower Authorizations
- ▶ Pre-Application Disclosures
- ▶ Prior To / At Consummation Disclosures

- ▶ Property Exemptions (Other than Homestead)
- ▶ Rate Lock and Commitments
- ▶ Security / Security Instrument
- ▶ Settlement Statement
- ▶ Table Funding
- ▶ Title Search / Title Report
- ▶ Trustee
- ▶ Unauthorized Practice of Law
- ▶ Underwriting
- ▶ Usury and Interest Rate Limitations
- ▶ Wild Card Provisions (Interest Rate Exportation / Most Favored Lender)

## Privacy & Cybersecurity

- ▶ Compliance With Federal Privacy Laws
- ▶ Data Breach Notification Requirements
- ▶ Data Security
- ▶ Definition - Covered Institutions
- ▶ Definition - Data Breach
- ▶ Definition - Personal Information
- ▶ Privacy Disclosure
- ▶ Privacy Opt In / Opt Out
- ▶ Procedures and Prohibited Practices
- ▶ Record Retention

## Reverse Mortgages

- ▶ Authority To Do Business
- ▶ Contract / Loan Terms
- ▶ Counseling Disclosures
- ▶ Fees
- ▶ General Disclosures
- ▶ Lien Priority
- ▶ Loan Advances
- ▶ Loan Maturity

- ▶ Practice Restrictions
- ▶ Prepayment Penalties
- ▶ Record Retention
- ▶ Relation to Other Mortgage Laws
- ▶ Reverse Mortgage
- ▶ Shared Appreciation / Shared Value
- ▶ Taxes and Insurance

## Servicing

- ▶ Account Statements (Annual / Year-End)
- ▶ Account Statements (Monthly / Periodic)
- ▶ Borrower Information Requests (Billing Disputes)
- ▶ Borrower Information Requests (Generally)
- ▶ Change in Terms
- ▶ Credit Card Access
- ▶ Credit Limit Reduction and Reinstatement
- ▶ Interest Collection (Rules and Restrictions)
- ▶ Interest on Escrow
- ▶ Interest Rate Computation and Included Charges
- ▶ Minimum Amount Due
- ▶ Partial Release
- ▶ Payment Application
- ▶ Payment History
- ▶ Payoff (Statements and Procedures)
- ▶ Preprinted Checks
- ▶ Refund of Fees and Charges
- ▶ Release / Reconveyance / Satisfaction
- ▶ Servicer Collection Activities
- ▶ Servicing During Bankruptcy
- ▶ Servicing File
- ▶ Successor in Interest
- ▶ Transfer - Assignee Liability

- ▶ Transfer - Assignment / Assignability (Loan Holder)
- ▶ Transfer - Assumption (Debtor)
- ▶ Transfer - Servicing Transfer

## UCC

- ▶ Acceptance of Goods / Payment
- ▶ Assignee Liability
- ▶ Assignment and Delegation
- ▶ Assumption
- ▶ Attorneys' Fees
- ▶ Contract Requirements
- ▶ Damages
- ▶ Default - Buyer / Lessee Remedies
- ▶ Default - Buyer / Lessee Rights
- ▶ Default - Contractual Damages
- ▶ Default - Cure
- ▶ Default - Risk
- ▶ Default - Seller / Lessor Remedies
- ▶ Default - Seller / Lessor Rights
- ▶ Deficiency / Surplus
- ▶ Events of Default / Breach
- ▶ Filing and Recording Fees
- ▶ Filing and Recording Requirements
- ▶ Formation of a Contract
- ▶ Letter of Credit
- ▶ Modification, Rescission, Waiver
- ▶ Notice of Default / Intent to Sell
- ▶ Payment Application
- ▶ Perfecting Interest
- ▶ Performance at Origination - Goods
- ▶ Performance at Origination - Party Obligations
- ▶ Performance During Contract - Buyer / Lessee
- ▶ Performance During Contract - Seller / Lessor

- ▶ Priority of Liens
- ▶ Public / Private Auction Requirements
- ▶ Realized Value
- ▶ Record Retention
- ▶ Redemption
- ▶ Repossession
- ▶ Repudiation / Early Termination / Voluntary Surrender
- ▶ Warranties - Express
- ▶ Warranties - Implied
- ▶ Warranties - Other

# Winnow is Different

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Many products currently on the market claim to provide a complete inventory of laws, some of which contain a predetermined legal analysis of specific regulatory requirements. However, none of them are tailored to **your** business.

Those other offerings don't consider the authority under which you lend or the specific product you're offering. That leaves you to figure out how the data applies to your business. Winnow is different. It knows your unique industry and products, and it customizes your results accordingly.

## More to Come

Winnow's roadmap extends far into the future and includes the following:

- ▶ Simple aggregated state requirements (e.g., pure numbers-based fee restrictions summarized from the full requirements)
- ▶ The ability to compare aggregated state requirements to each other and corresponding federal law requirements
- ▶ Insurance requirements at the state and federal level
- ▶ Student lending requirements at the state and federal level
- ▶ Regulations for deposit accounts, checking accounts, certificates of deposit, general banking compliance, etc.,
- ▶ Updated foreclosure checklists by state, including state-mandated forms (sample checklist available upon request)
- ▶ Lending to non-citizens or foreign residents

# Winnow + Mogy + APPROVED

Winnow works with APPROVED, Buckley's financial licensing solution. Using APPROVED's online platform, Mogy, you can import all of your licenses into Winnow to inform results specific to those licenses. With the optional licensing checklist feature, you can begin obtaining or renewing a license in Winnow and complete the process in Mogy.

APPROVED helps you avoid common missteps that most organizations encounter during the licensing process, and they understand the needs of regulators and what lies beyond the written requirements. Together with Winnow, they deliver a complete licensing solution that covers information gathering, application workflow, and a comprehensive inventory of state and federal regulatory requirements.

To learn how Mogy and APPROVED can help your business, visit [www.approvedlicensing.com](http://www.approvedlicensing.com).

The screenshot displays the Mogy dashboard interface. At the top, there is a navigation bar with the Mogy logo and menu items: Projects, Reporting, Licenses & Filings, and Entities. Below the navigation bar, the dashboard is titled "My Dashboard" and "All Companies".

The dashboard is divided into several sections:

- Company**: A table showing "Renewals" and "Reports" for different time periods. It indicates "0 Items Pending Review".
- Individual**: A table showing "Renewals" for different time periods. It indicates "50 Items Pending Review".
- Branch**: A table showing "Renewals" for different time periods. It indicates "2 Items Pending Review".
- License Items**: A table showing "Active License Items" for "Last 30 Days" and "Last 60 Days".
- Applications and Amendments**: A table showing "Onboarding and New Applications" and "Amendments and Other" for "Individuals" and "Licenses".
- Company and Branch Projects**: A section with filters for "Entity Type" and "Entity Name".
- Licensing News & Insights**: A section with a news item titled "DFPI: Certain Bitcoin ATMs not subject to MTA".

# An Experienced Team

Orrick has completed countless projects involving the aggregation and analysis of state and federal laws.

The firm maintains a wealth of work product, developed materials, and logistical experience that it has drawn from while developing Winnow. As a result, our in-depth industry knowledge and finance focus makes us uniquely positioned to offer a best-in-class product to the market.

Learn more about our full team at [www.winnow.law/team](http://www.winnow.law/team).

## Winnow Advisory Board



**Clinton Rockwell**



**Joseph Kolar**



**Chris Hilliard**



**Susanna Sedrak**



**Christopher Witeck**



***APPENDIX A***



# Federal Requirements Being Collected

NAME	STAT. CITATION	IMPLEMENTING REG.
<b>Alternative Mortgage Transaction Parity Act (AMTPA) &amp; Reg. D</b>	12 U.S.C. §§ 3801-3806	12 C.F.R. §§ 1004.1-1004.4, Appendix A
<b>Americans with Disabilities Act (ADA), Title III (Public Accommodations and Services Operated by Private Entities)</b>	42 U.S.C. §§ 12181-12189	28 C.F.R §§ 36.101-36.607, Appendices A-F
<b>Certain High-Cost Installment Loans Regulations</b>		12 C.F.R. §§ 1041.1-1041.15, Appendix A, Supplement I to Part 1041
<b>Children's Online Privacy Protection Act (COPPA) &amp; Implementing Regulations</b>	15 U.S.C. §§ 6501-6506	16 C.F.R. §§ 312.1-312.13
<b>Community Reinvestment Act (CRA) &amp; Implementing Regulations</b>	12 U.S.C. §§ 2901-2908	12 C.F.R. Part 25 (§ 25.01-25.65, Appendices A-C); 12 C.F.R. Part 35 (§ 35.1-35.11); 12 C.F.R. Part 207 (§ 207.1-207.11); 12 C.F.R. Part 228 (§ 228.1-228.2 (reserved), 228.11-228.45, Appendices A-B); 12 C.F.R. Part 345 (§ 345.11-345.45, Appendices A-B); 12 C.F.R. Part 346 (§ 346.1-346.11)
<b>Consumer Leasing Act (CLA), Reg. M &amp; Implementing Regulations</b>	15 U.S.C. §§ 1667-1667f	12 C.F.R. §§ 1013.1-1013.9, Appendices A-C, Supplement I to Part 1013; 12 C.F.R. §§ 23.1-23.22
<b>Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (CAN-SPAM Act) &amp; Implementing Regulations</b>	15 U.S.C. §§ 7701-7713	16 C.F.R. §§ 316.1-316.6; 47 C.F.R. § 64.3100

NAME	STAT. CITATION	IMPLEMENTING REG.
<b>Debt Cancellation Contracts and Debt Suspension Agreements</b>		12 C.F.R. §§ 37.1-37.8, Appendices A-B
<b>Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)</b>	12 U.S.C. §§ 5301-5641; 15 U.S.C. §§ 1601, 1602, 1631-1651	
<b>Electronic Funds Transfers Act (EFTA) &amp; Reg. E</b>	15 U.S.C. §§ 1693-1693r	12 C.F.R. §§ 1005.1-1005.36, Appendices A-C, Supplement I to Part 1005
<b>Electronic Signatures in Global and National Commerce Act (ESIGN Act)</b>	15 U.S.C. §§ 7001-7031	
<b>Equal Credit Opportunity Act (ECOA) &amp; Reg. B</b>	15 U.S.C. §§ 1691-1691f	12 C.F.R. §§ 1002.1-1002.16, Appendices A-D, Supplement I to Part 1002
<b>Fair Credit Billing Act (FCBA)</b>	15 U.S.C. §§ 1666-1666j	
<b>Fair Credit Reporting Act (FCRA) &amp; Reg. V</b>	15 U.S.C. §§ 1681-1681x	12 C.F.R. §§ 1022.1-1022.141, Appendices A-O
<b>Fair Debt Collection Practices Act (FDCPA) &amp; Reg. F</b>	15 U.S.C. §§ 1692, 1692-p; 15 U.S.C. § 1681m(g)	12 C.F.R. §§ 1006.1-1006.8
<b>Fair Housing Act (FHA) &amp; Implementing Regulations</b>	42 U.S.C. §§ 3601-3631	12 C.F.R. §§ 338.1-338.9; 24 C.F.R. § 100.1-100.600; 24 C.F.R. § 110.1-110.30; 24 C.F.R. §§ 125.103-125.501

NAME	STAT. CITATION	IMPLEMENTING REG.
<b>Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) Title XI – Appraisal Requirements &amp; Implementing Regulations</b>	12 U.S.C. §§ 3331-3356	Subpart C 12 C.F.R. §§ 34.41-47; Subpart G 12 C.F.R. § 34.201-203, Appendices A-C; Subpart H 12 C.F.R. §§ 34.201-34.216; 12 C.F.R. Part 1102 (§ 1102.1-1102.403); 12 C.F.R. Part 323 (§ 323.1-323.14)
<b>Gramm-Leach-Bliley Act (GLBA), Reg. P &amp; Implementing Regulations</b>	12 U.S.C. §§ 24a, 248b, 1820a, 1828b, 1831v to 1831y, 1848a, 2908, 4809; 15 U.S.C. §§ 80b-10a, 6701, 6711-6717, 6731-6735, 6751-6764, 6781, 6801-6809, 6821-6827, 6901-6910	12 C.F.R. §§ 1016.1-1016.17, Appendix 16 C.F.R. §§ 313.1-313.18, Appendices A-B; 16 C.F.R. §§ 314.1-314.5; 12 C.F.R. §§ 332.1-332.18
<b>Home Mortgage Disclosure Act (HMDA) &amp; Reg. C</b>	12 U.S.C. §§ 2801-2810	12 C.F.R. §§ 1003.1-1003.6, Appendices B-C, Supplement I to Part 1003
<b>Home Ownership and Equity Protection Act (HOEPA) (TILA &amp; Reg. Z Extracts)</b>	15 U.S.C. §§ 1602, 1639	12 C.F.R. §§ 1026.31, 1026.32; 1026.34, 1026.1-1026.60; 12 C.F.R. §§ 1024.20
<b>Homeowners Protection Act (HPA)</b>	12 U.S.C. §§ 4901-4910	
<b>Insurance Requirements (Including Mortgage Insurance)</b>	12 U.S.C. §§ 1707-1715z-25	
<b>Lending Limits &amp; Implementing Regulations</b>	12 U.S.C. § 84	12 C.F.R. §§ 32.1-32.9, Appendix A
<b>Military Lending Act (MLA) &amp; Implementing Regulations</b>	10 U.S.C. § 987	32 C.F.R. §§ 232.1-232.13

NAME	STAT. CITATION	IMPLEMENTING REG.
<b>Mortgage Acts and Practices (MAP) – Advertising (Reg. N)</b>	15 U.S.C. § 1638	12 C.F.R. §§ 1014.1-1014.7
<b>Mortgage Assistance Relief Services (MARS) (Reg. O)</b>		12 C.F.R. §§ 1015.1-1015.11
<b>Multifamily Mortgage Foreclosure Act &amp; Implementing Regulations</b>	12 U.S.C. §§ 3701-3717	24 C.F.R. §§ 27.1-27.50
<b>National Automated Clearing House Association (NACHA)</b>	Pending approval	
<b>National Do-Not-Call Registry</b>	15 U.S.C. §§ 6151-6155	16 C.F.R. §§ 310.1-310.9; 47 C.F.R. §§ 64.1200-64.1202
<b>National Flood Insurance Act and the Flood Disaster Protection Act &amp; Implementing Regulations</b>	42 U.S.C. §§ 4001-4131	12 C.F.R. §§ 22.1-22.10, Appendices A-B; 12 C.F.R. § 208.25, Appendices A-B; 12 C.F.R. § 339.1-339.10, Appendices A-B; Parts 59-80
<b>National Housing Act (NHA) &amp; Implementing Regulations</b>	12 U.S.C. §§ 1701-1750g	24 C.F.R. §§ 201.1-267.22
<b>Obtaining and Using Medical Information in Connection with Credit (Regulation FF &amp; Excerpts Reg. V)</b>		12 C.F.R. §§ 232.1-232.4; 12 C.F.R. § 1022.30
<b>Real Estate Lending &amp; Implementing Regulations</b>	12 U.S.C. § 371	12 C.F.R. Part 34; Subpart A §§ 34.1-34.6; Subpart B §§ 34.20-34.25; Subpart D §§ 34.61- 34.62, Appendix A to Subpart D

NAME	STAT. CITATION	IMPLEMENTING REG.
<b>Real Estate Settlement Procedures Act (RESPA) &amp; Reg. X</b>	12 U.S.C. §§ 2601-2617	12 C.F.R. §§ 1024.1-1024.41, Appendix A-MS-4, Supplement I to Part 1024
<b>Right to Financial Privacy &amp; Implementing Regulations</b>	12 U.S.C. §§ 3401-3423	29 C.F.R. §§ 19.1-19.5; 12 C.F.R. §§ 219.1–219.24
<b>Secure and Fair Enforcement Act (SAFE Act) &amp; Reg. G, Reg. H</b>	12 U.S.C. §§ 5101-5116	Regulation G: 12 C.F.R. §§ 1007.101- 1007.105, Appendix A; Regulation H: 12 C.F.R. §§ 1008.1-1008.3, Subparts A-E, Appendices A-D
<b>Single Family Mortgage Foreclosure Act &amp; Implementing Regulations</b>	12 U.S.C. § 3751-3768	24 C.F.R. 27.100-27.123
<b>Telemarketing and Consumer Fraud and Abuse Prevention Act (Telemarketing Sales Rule) &amp; Implementing Regulations</b>	15 U.S.C. §§ 6101-6108	16 C.F.R. §§ 310.1-310.9; 47 C.F.R. §§ 64.1200-64.1202 9
<b>Telephone Consumer Protection Act (TCPA) &amp; Implementing Regulations</b>	47 U.S.C. § 227	47 C.F.R. §§ 64.1200-64.1202 9
<b>Truth in Lending Act (TILA) &amp; Reg. Z</b>	15 U.S.C. §§ 1601-1667f	12 C.F.R. §§ 1026.1-1026.61, Appendices A-Q, Supplement I
<b>Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)</b>	12 U.S.C. §§ 5531, 5536	



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